



0035/71323

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Pieter Weyts, et al.
Serial No.: 10/706,771
Filed : November 12, 2003
For : BACK-END-LOADED PARTICIPATORY REAL ESTATE
EQUITY PROTECTION CONTRACT

I hereby certify that this paper is being deposited
this date with the U.S. Postal Service in first class
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Pedro C. Fernandez

Pedro C. Fernandez
Reg. No. 41,741

Date
March 26, 2004

March 26, 2004
1185 Avenue of the Americas
New York, NY 10036
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INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

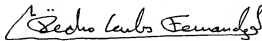
As a means of complying with the duty of disclosure in 37 CFR 1.56 and in keeping with the guidelines of 37 CFR 1.98, applicants hereby submit information thought to be relevant to the examination of the above-identified application. Also, submitted herewith is a completed form PTO-1449 and copies of the thirteen references cited thereon.

The Office is hereby authorized to charge any fees which may be required in connection with this Information Disclosure Statement and to credit any overpayment to our Deposit Account No. 03-3125.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /NV/

Respectfully submitted,

COOPER & DUNHAM LLP

A handwritten signature in dark ink, appearing to read "Pedro C. Fernandez", is written over a horizontal line.

Pedro C. Fernandez
Reg. No. 41,741

DAT/PCF:tb
enc.

